

Fill in this information to identify the case:

Debtor 1 Charles E. Whipkey, II

Debtor 2 Cathy L. Whipkey
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 15-58244

6

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, et. al.Court claim no. (if known): 4-2

Last 4 digits of any number you use to
identify the debtor's account:

8 5 2 8

Date of payment change:

Must be at least 21 days after date
of this notice07/01/2018

New total payment:

\$ 1,039.66

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 354.77New escrow payment: \$ 391.96**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Charles E. Whipkey, II Case number (if known) 15-58244
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Megan M. Lynch Date 05/31/2018
Signature

Print: Megan M. Lynch Title Bankruptcy Asset Manager
First Name Middle Name Last Name

Company SN Servicing Corporation

Address 323 5th Street
Number Street
Eureka CA 95501
City State ZIP Code

Contact phone (800) 603 0836 Email bknotices@sns.com

323 FIFTH STREET
EUREKA, CA 95501
For Inquiries: (800) 603-0836

Analysis Date: May 09, 2018

CHARLES E WHIPKEY II
CATHY WHIPKEY
1040 GENEVA AVE
COLUMBUS OH 43223

Loan: [REDACTED]

Property Address:
1040 GENEVA AVENUE
COLUMBUS, OH 43223

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Feb 2018 to June 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jul 01, 2018:
Principal & Interest Pmt:	647.70	647.70
Escrow Payment:	354.77	391.96
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,002.47	\$1,039.66

Escrow Balance Calculation	
Due Date:	May 01, 2018
Escrow Balance:	(897.32)
Anticipated Pmts to Escrow:	709.54
Anticipated Pmts from Escrow (-):	797.88
Anticipated Escrow Balance:	(\$985.66)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(2,582.79)
Feb 2018		384.79		*		0.00	(2,198.00)
Mar 2018		354.77		*		0.00	(1,843.23)
Mar 2018		2,527.37		*	Escrow Only Payment	0.00	684.14
Mar 2018		354.77		*		0.00	1,038.91
Apr 2018		354.77		*		0.00	1,393.68
Apr 2018				2,291.00	* Homeowners Policy	0.00	(897.32)
					Anticipated Transactions	0.00	(897.32)
May 2018		354.77					(542.55)
Jun 2018		354.77		797.88	County Tax		(985.66)
	\$0.00	\$4,686.01	\$0.00	\$3,088.88			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

Analysis Date: May 09, 2018

CHARLES E WHIPKEY II

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
 Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(985.66)	647.75
Jul 2018	323.90			(661.76)	971.65
Aug 2018	323.90			(337.86)	1,295.55
Sep 2018	323.90			(13.96)	1,619.45
Oct 2018	323.90			309.94	1,943.35
Nov 2018	323.90			633.84	2,267.25
Dec 2018	323.90			957.74	2,591.15
Jan 2019	323.90	797.88	County Tax	483.76	2,117.17
Feb 2019	323.90			807.66	2,441.07
Mar 2019	323.90			1,131.56	2,764.97
Apr 2019	323.90			1,455.46	3,088.87
May 2019	323.90	2,291.00	Homeowners Policy	(511.64)	1,121.77
Jun 2019	323.90	797.88	County Tax	(985.62)	647.79
	<u>\$3,886.80</u>	<u>\$3,886.76</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$647.79. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$647.79 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$985.66). Your starting balance (escrow balance required) according to this analysis should be \$647.75. This means you have a shortage of \$1,633.41. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be \$3,886.76. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	323.90
Surplus Amount:	0.00
Shortage Amount:	68.06
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$391.96</u>

Paying the shortage. If your shortage is paid in full, your new monthly payment will be \$971.60 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

CERTIFICATE OF SERVICE

STATE OF CALIFORNIA, COUNTY OF HUMBOLDT

I, Megan M. Lynch, certify that I am a resident of the County aforesaid; I am over the age of 18 years and not a party to the within action; my business address is 323 Fifth Street, Eureka, California 95501.

On May 31st 2018, I served the within a NOTICE OF MORTGAGE PAYMENT CHANGE on all interested parties in this proceeding by placing a true and correct copy thereof enclosed in a sealed envelope with postage prepaid in the United States mail at Eureka, California, addressed as follows:

Charles E. Whipkey, II
Cathy L. Whipkey
1040 Geneva Ave.
Columbus, OH 43223

Frank M Pees
130 East Wilson Bridge Road
Suite 200
Worthington, OH 43085

Robert D Bergman
3099 Sullivant Ave
Columbus, OH 43204-1153

I certify under penalty of perjury that the foregoing is true and correct.

Executed on May 31st 2018, at Eureka, California.

/s/ Megan M. Lynch
Megan M. Lynch